



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Jeffrey A. Norris
Serial No. 09/591,073
Filed: 06/09/2000
For: **AUTOMATED LOAN PROCESSING**

Examiner: Subramanian, N.
Art Unit: 3624

Commissioner for Patents
Washington, D.C. 20231

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Sir:

RESPONSE TO THE OFFICE ACTION MAILED SEPTEMBER 16, 2002

In response to the Office Action mailed September 16, 2002, please consider the response thereto. If any fees are required in association with this response, the Director is hereby authorized to charge them to Deposit Account 50-1732, and consider this a petition therefor.

In the Abstract of the Disclosure:

Please replace the Abstract of the Disclosure with the following:

--A method and apparatus for closed loop, automatic processing of typical financial transactions, including loans, setting up checking, savings and individual retirement accounts, obtaining cashier's checks, ordering additional checks, issuing credit and debit cards, wire transferring money, and so on. The transactions are provided from a kiosk and controlled by a computer controller interacting with the consumer. In the case of loans, a computer controller helps the consumer in the completion of the application, performs the underwriting, and transfers funds. The computer controller obtains the information needed to process the application, determines whether to approve the loan, effects electronic fund transfers to the applicant's deposit account and arranges for automatic withdrawals to repay the loan. The computer controller reviews documentation requirements including consumer lending and other required documentation with the consumer and obtains acknowledgment of acceptance of terms by having the consumer sign an electronic signature pad.--

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